

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
One Bowling Green
New York, NY 10004-1408

IN RE: Suhey K Flores
aka Suhey Guridy

CASE NO.: 10-11208-brl

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-3399

DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 3/9/10 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. §§ 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. §§ 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Richard E. O'Connell is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 6/25/10

Burton R. Lifland, Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0208-1
Case: 10-11208

User: gwhite
Form ID: 155

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Total Noticed: 36

Date Rcvd: Jun 25, 2010

The following entities were noticed by first class mail on Jun 27, 2010.

db +Suhey K Flores, 550 W. 174th Street, Apt. 4, New York, NY 10033-8249
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,
New York, NY 10007-1701
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5119442 +Allen Pavillion, 5141 Broadway, New York, NY 10034-1199
5119444 +Associates/citibank, Attn: Centralized Bankruptcy, 7255 Baymeadows Way,
Jacksonville, FL 32256-6851
5119446 +ConEdison, JAF Station, PO Box 1702, New York, NY 10116-1702
5154461 +Consolidated Edison Company of New York Inc, Attn: Bankruptcy Group,
4 Irving Place, Room 1875-S, New York, NY 10003-3502
5119453 +LR Credit 18 LLC, Attn: Mel S Harris and Associates, 3 Hanover Square,
New York, NY 10004-2615
5119457 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO Fin/99, PO Box 41466, Philadelphia, PA 19101)
5119458 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
5119459 +Paul Michael Marketing, 185-09 Union Tpke., Flushing, NY 11366-1731
5119460 +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
5119464 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
5119465 +Unifund, Attention: Bankruptcy, 10625 Techwood Circle, Cincinnati, OH 45242-2846
5119467 +Web Bank/DFS, One Dell Way, Bldg B, Round Rock, TX 78682-7000

The following entities were noticed by electronic transmission on Jun 25, 2010.

5119441 +EDI: AFNIRECOVERY.COM Jun 25 2010 15:53:00 AFNI Inc, Attn: DP Recovery Support,
PO Box 3427, Bloomington, IL 61702-3427
5119440 +EDI: AFNIRECOVERY.COM Jun 25 2010 15:53:00 AFNI Inc, PO Box 3427,
Bloomington, IL 61702-3427
5119443 EDI: HNDA.COM Jun 25 2010 15:53:00 American Honda Finance, 600 Kelly Way,
Holyoke, MA 01040
5119445 +EDI: CHASE.COM Jun 25 2010 15:48:00 Chase, Attn: Bankruptcy Dept, PO Box 15145,
Wilmington, DE 19850-5145
5119447 +EDI: RCSDELL.COM Jun 25 2010 15:53:00 Dell Financial Services, Attn: Bankruptcy Dept,
PO Box 81577, Austin, TX 78708-1577
5119451 +EDI: HFC.COM Jun 25 2010 15:53:00 HSBC, ATTN: BANKRUPTCY, PO Box 5253,
Carol Stream, IL 60197-5253
5119452 EDI: HFC.COM Jun 25 2010 15:53:00 HSBC/Comp, Attn: Bankruptcy, PO Box 15522,
Wilmington, DE 19850
5119448 +EDI: HFC.COM Jun 25 2010 15:53:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
5119450 +EDI: HFC.COM Jun 25 2010 15:53:00 HSBC Bank, ATTN: BANKRUPTCY, PO Box 5213,
Carol Stream, IL 60197-5213
5119454 +EDI: RESURGENT.COM Jun 25 2010 15:53:00 LVNV Funding LLC, PO Box 740281,
Houston, TX 77274-0281
5119455 +EDI: MID8.COM Jun 25 2010 15:53:00 Midland Credit Management, PO Box 939019,
San Diego, CA 92193-9019
5119456 +EDI: MID8.COM Jun 25 2010 15:53:00 Midland Credit Mgmt, 8875 Aero Dr,
San Diego, CA 92123-2251
5119462 +EDI: PHINPINN.COM Jun 25 2010 15:53:00 Pinnacle Credit Service, 7900 Highway 7 #100,
Saint Louis Park, MN 55426-4045
5119461 +EDI: PHINPINN.COM Jun 25 2010 15:53:00 Pinnacle Credit Service, PO Box 640,
Hopkins, MN 55343-0640
5162183 EDI: RECOVERYCORP.COM Jun 25 2010 15:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5119463 EDI: SEARS.COM Jun 25 2010 15:48:00 Sears/CBSD, 133200 Smith Rd, Cleveland, OH 44130
5119466 +EDI: WFNNB.COM Jun 25 2010 15:48:00 Victoria's Secret, PO Box 182124,
Columbus, OH 43218-2124
5119468 +EDI: WFNNB.COM Jun 25 2010 15:48:00 WFNNB/Express, PO Box 182124, Columbus, OH 43218-2124
TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.